

OF FIRE UNDERWRITERS OF ALL PRINCIPAL CITIES IN THE UNITED STATES AS A PERFECT FIRE RE-

Some Advantages Of "Wire Glass" Windows

They offer a positive resistance to spread of tire.

Shutters must be opened for lighting, closed for protection.

Windows are shut nine times where shutters are closed once.

Closed shutters hinder the watchman

from detecting an interior fire. "Wire Glass" windows aid the watch-

man; the blaze will reveal the fire. Closed shutters are an obstacle to the

fire department. of the firemen.

"Wire Glass" windows admit light, by nearly four miles to one. giving access to the building at all times without the labor of opening shutters.

"Wire Glass" in approved metallic frames or sashes will reduce rate of insurance in many cases 10 per cent. or more.

Full details and samples cheer-



W. Fred. Richardson, Inc. Storage and Transfer Department

We call attention to our splendid facilities for packing and crating household goods, bric-a-brac, china, glassware, pictures and works of art for storage, domestic or foreign shipment. Can save you 25 per cent. in freight Get our estimate. Phones: Madison 843 and Monroe 843.

R. L. Barnes Safe & LockCo., Inc.

Manufacturers and Dealers

In everything in Safes, Vaults and Bank Vault Fittings. Special line of Safes, standard freproof, from \$30 up. Old eafes taken in part payment of new purchase. Sketches, catalogues and prices obserfully furnished on the smallest to largest items.

R. T. LIPSCOMBE, Sales Manager,

8-XI-13 South Bighth Street, - - - Michmond, Va.

Wire Glass THE GREAT SOUTH AN AWAKED GIAN

Some Facts and Figures Well Worth Preservation in Your Scrap Book.

POINTS FROM BRILLIANT TALK

Picture of the Giant South as Eloquently Drawn by Grosvenor Dawe.

I have been reading again the address made at the recent meeting of the Southern Society of Washington rector of the Southern Commercial dress has ever been published in full in the .comspapers, but it ought to have been. Even if it was printed at the time of its delivery, it will not hurt to use some of its cogent sentences again. Its historical features are certainly worth preserving. I am curtailing some of its best sentences Mr. Dawe said:

The South of to-day is a glant-stirring:

The similitude of the glant is this: e department.

Its form is outlined in the vast area
"Wire Glass" windows can readily be of the South, 969,000 square miles of broken through by the axes in the hands land and of water, its ocean bound aries exceeding the Pacific by two miles to one, and the North Atlantic

> Its arteries are the streams; the south possessing over 19,000 navigable miles out of the 27,410 in the United states.

> its vital fluid is the rain, distributed more generously in inches and more svenly in months than is true of any other equal area in the United States. Als nervous energy is latent in its water powers, located nearer to great, annuling arms of production than any other of r4; water power resources of the nation.

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A Twentieth Century Glant.

A Twentieth Century Giant.

The South of to-day is a giant—
aroused to material development!

In Alabama a city of nearly 180,000
prople now stands where forty years
ago cattle grazed, and this city of Birmingham arose out of the crudest use
of the resources of the State.

In Arkansas ten years ago there was
not a bushel of rice raised. Now tans
of thousands of acres are growing rice
by using the subterranean waters and

bringing them to the surface of the

bringing them to the surface of the level prairies.

In Florida less than six years ago began the greatest single drainage effort in this country, an enterprise that had been talked of for sixty years—the drainage of the Everglades.

In Georgia the most extensive peach orohard of the known world is operated commercially. There 200,000 trees are visible to one sweep of the leve.

eye. In Kentucky forests and mines are

surrendering immense wealth, and Louisville is leading the State to real-ize its resources. In Louisiana sulphur, salt, oil and

gas foretell the day when that State will be the location of world-famous

will be the location of world-famous chemical enterprises.

In Maryland the highest form of highway improvement is going on under State direction, and changing the rural possibilities of the state.

In Mississippi millions of acres of cut-over pine lands are now being put on the market for general farming.

In Missouri, the Ozark Mountains the oldest geological formation of the



THE

Christmas Savings Club

STARTS TOMORROW, APRIL 22d.

Richmond Bank & Trust Co.

OULDN'T you welcome a nice big check in December? Of course you would-Everyone needs money at Christmas time. The Christmas Savings Club makes certain that you will have it-provides for the extra presents that you invariably have to buy after your allowance has been stretched to the breaking point. It provides the kiddies with their Christmas money, too, makes them happy and independent—and relieves the strain that they always put on your pocketbook when the Holidays draw near.

HERE'S THE PLAN

THAT PAVES THE WAY TO A HAPPY XMAS.

The Christmas Savings Club is divided into three classes---

In Class No. 1 You Pay	
First week1c	F
Second week2c	
Third week3c	T
Fourth week4c	F
-and so on for 33 weeks, and on Decem-	

ber 11 we will mail you our check for

\$5.61

PLUS 3% INTEREST.

In Class No. 2 You Pay

econd week4c hird week6c ourth week 8c

and so on for 33 weeks, and on December 11 we will mail you our check for

> \$11.22 PLUS 3% INTEREST.

In Class No. 5 You Pay

First week 50

-and so on for 33 weeks, and on December 11 we will mail you our check for

\$28.05

PLUS 3% INTEREST.

For the convenience of those who desire to start with larger amounts and reduce their deposits as Christmas draws near, the order of payment

may be reversed ---For instance—members of Class I may deposit 33c the first week and Ic less each subsequent week, making the final deposit Ic; instead of starting with a deposit of Ic and increasing the amount of each weekly deposit.

Rules and Directions of the Christmas Savings Club.

All residents of Richmond and vicinity may join the club by calling at the Richmond Bank and Trust Co. to-morrow (or any day while the membership rolls are open) and making a deposit in one or more of the above classes.

In joining the club, you will be required to present a card upon which your name and address are plainly written. These cards will be supplied at the bank.

Each member will receive an envelope bearing the number

of the account, together with the amount of future payments

and the dates when they will become due. Receipts for deposits will be given in the form of coupons, showing the amount of the deposit and the total amount of

These coupons will be dated for Monday of each week, and interest will not be forfeited if payment is made on any day of

previous deposits.

Members who prefer to deposit the same amount each week

Deposits may be made in advance for any number of weeks.

may do so by entering a class in which the smallest amount is deposited first, and also entering the same class with the deposits reversed, thus equalizing the weekly deposits during

As the object of the club is to help you save for Christmas, no deposits can be withdrawn until December 11th, when you will receive our check for total amount of your deposits, with 3 per cent, interest added.

Should you be compelled to discontinue, or fail to make deposits each week, you will receive our check December 11th for all that you have deposited, but without interest.

Members are not limited to one account or class, but may open as many accounts as desired in all classes, or they may open accounts in the names of friends to whom they wish our checks sent as pleasant Christmas surprises.

The Membership Rolls Will Be Open for Two Weeks, Commencing To-Morrow, April 22d, and Closing Saturday, May 4th.

Join Early-Have Every Member of Your Family Join-Let Us Help Provide That Xmas Shopping Money.

Richmond Bank & Trust Company

"A Bank of the People ... for the People."

Christmas Savings Club Department Open Saturdays until 5 o'clock.

continent, are bearing great harvests of apples and of other foodstuffs.

In North Carolina, high tension wires straddle the landscapes, bringing to factories the hydri-electric power of the mountain streams.

In North Carolina, high tension wires straddle the landscapes, bringing to fought their drawn battle.

In West Virginia, the offspring of discord, wast resources in coal, oil and

PLANTERS NATIONAL BANK,

Richmond, Va., solicita your business. Our capital, surplus and profits justify your

Capital, \$300,000.00. Surplus and Profits, \$1,350,000.00

account being placed with us.

of factories the hydri-electric power of the mountain streams.

In South Carolina, the highest record ever yet made by man or boy in the raising of corn stands to the credit of Southern soil fertility.

In Tennessee, the mighty river that carries the name of the State and the great Cumberland also are controlled for power and are to be still further controlled.

Old Virginia Nover Fire.

In Texas, there are great areas that less than ten years ago sustained but one steer to many acres, yet now, by the use of artesian water, it is common for one nero to produce crops in one year equaling many times the value of the land itself.

In Vest Virginia, the offspring of discord, vast resources in coal, oil and Sas make it, in anagram, the C-O-G State in the power possibilities of the South.

The South of to-day is a giant—with face uplifted!

It is not merely beading to the limit of soil with all the power of its mighty form it is reaching towards of deals of education—spending millions out of the white man ideals of a new agriculture; bringing the brain power of the white man to the management of soil instead of farming by proxy:

The South of to-day is a giant—with face uplifted!

It is not merely beading to the limit of soil with all the power of its mighty form it is reaching towards of deals of education—spending millions out of the white man is the power of the pow

discord, yast resources in coal, oil and eas make it, in an agrain, the Co-till state in the power possibilities of, the south, and the south of to-day is a giant—with cace uplifted:

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once a year, is a dead one. The smal-lest part of the committeeman's work is the selection of a teacher, though it is important. His real work comes in bracking up the teacher after the teacher is selected and installed and helping that teacher to devise ways and means of bettering the school." There seems to be a big him in the